

Information to identify the case:

Debtor 1	<u>Carl R. Whisler</u>	Social Security number or ITIN	xxx-xx-1221
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Deborah L. Whisler</u>	Social Security number or ITIN	xxx-xx-9778
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-25883-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carl R. Whisler

Deborah L. Whisler

11/13/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carl R. Whisler
Deborah L. Whisler
Debtors

Case No. 19-25883-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 13, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Carl R. Whisler, Deborah L. Whisler, 2031Hendrick Avenue, Atco, NJ 08004-2108
518524084	+ Malvern Bank N.A., Prince Altee Thomas, Esquire, 2000 Market Street 20th Fl, Philadelphia, PA 19103-3222
518413664	Malvern Federal Savings Bank, 2100 Quakerpoint Drive, Paoli, PA 19301
518413666	+ Robert E. Whisler, 2031 Henricks Drive, Atco, NJ 08004-2108
518477546	+ TD Bank, N.A., c/o Janelly Landa , Esq, 30 Montgomery Street,Suite 1205, Jersey City NJ 07302-3835
518472268	+ TD Bank, N.A., c/o Schiller, Knapp, Lefkowitz, & Hertz, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 13 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bk@szjlaw.com	Nov 13 2024 20:52:00	Santander Consumer USA Inc, c/o Stewart, Zlmen & Jungers, Ltd, 2860 Patton Rd, Roseville, MN 55113-1100
518449167	+ EDI: PHINAMERI.COM	Nov 14 2024 01:33:00	ACAR Leasing LTD, dba GM Financial, PO Box 183853, Arlington, TX 76096-3853
518413651	+ EDI: CITICORP	Nov 14 2024 01:33:00	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
518413652	+ EDI: CAPITALONE.COM	Nov 14 2024 01:33:00	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
518430371	+ EDI: AIS.COM	Nov 14 2024 01:33:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518413653	+ EDI: CAPITALONE.COM	Nov 14 2024 01:33:00	Capital One Bank/Bass Pro Shops, P.O. Box 30281, Salt Lake City, UT 84130-0281
518506146	Email/PDF: bncnotices@becket-lee.com	Nov 13 2024 21:17:08	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518526760	EDI: CITICORP	Nov 14 2024 01:33:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518413654	+ EDI: CITICORP	Nov 14 2024 01:33:00	Citicards CBNA, P.O.Box 6241, Sioux Falls, SD 57117-6241
518413655	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenity Bank/Bosco's, P.O. Box 182120, Columbus, OH 43218-2120
518413656	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenity Bank/Victoria' Secret, P.O. Box 182789, Columbus, OH 43218-2789

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518413657	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenity Bank/Zales, P.O. Box 182120, Columbus, OH 43218-2120
518413658	EDI: DISCOVER	Nov 14 2024 01:33:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
518413659	EDI: CITICORP	Nov 14 2024 01:33:00	DSNB/Macy's, P.O. Box 8218, Mason, OH 45040
518526731	EDI: Q3G.COM	Nov 14 2024 01:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518422333	EDI: DISCOVER	Nov 14 2024 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518532229	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 13 2024 20:54:00	Federal Home Loan Mortgage Corporation, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518413661	EDI: PHINAMERI.COM	Nov 14 2024 01:33:00	GM Financial, P.O. Box 1181145, Arlington, TX 76096
518413662	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 13 2024 20:54:00	Great Lakes Higher Education, P.O. Box 7860, Madison, WI 53707-7860
518413663	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 13 2024 20:52:00	Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115
518519627	Email/PDF: resurgentbknofications@resurgent.com	Nov 13 2024 21:02:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518413665	+ Email/Text: bnc@nordstrom.com	Nov 13 2024 20:52:53	NordstromTDBankUSA, 13531 E. Caley Avenue, Englewood, CO 80111-6505
518513776	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518513773	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o Bps, POB 41067, Norfolk VA 23541
518513775	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541
518524596	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
518517660	EDI: Q3G.COM	Nov 14 2024 01:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518517662	EDI: Q3G.COM	Nov 14 2024 01:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518413668	+ EDI: SYNC	Nov 14 2024 01:33:00	SYNC/Old Navy, P.O. Box 965005, Orlando, FL 32896-5005
518413669	EDI: SYNC	Nov 14 2024 01:33:00	SYNCB/JC Penneys, PO Box 965007, Orlando, FL 32896-5007
518413670	+ EDI: SYNC	Nov 14 2024 01:33:00	SYNCB/Wal-Mart, P.O. Box 960524, Orlando, FL 32896-0001
518413667	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 13 2024 20:54:00	Select Portfolio Services, 10401 Deerwood Park Blvd., Jacksonville, FL 32256-0505
518415491	+ EDI: AIS.COM	Nov 14 2024 01:33:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518413671	EDI: TDBANKNORTH.COM	Nov 14 2024 01:33:00	TD Bank NA, 32 Chestnut Street, Lewiston, ME 04240
518413672	+ EDI: CITICORP	Nov 14 2024 01:33:00	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497

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518545053	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 13 2024 20:52:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
518477916	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 13 2024 20:52:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519131809	Email/PDF: bncnotices@becket-lee.com	Nov 13 2024 21:17:19	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518413673	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 13 2024 20:52:00	Toyota Motor Credit Corp., 5005 N. river Blvd. NE, Cedar Rapids, IA 52411-6634
518458156	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 13 2024 20:52:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518447332	EDI: USBANKARS.COM	Nov 14 2024 01:33:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
518433162	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 13 2024 20:54:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
518413660	EDI: USBANKARS.COM	Nov 14 2024 01:33:00	ELAN Financial, CB Disputes, P.O. Box 108, Saint Louis, MO 63166
518509016	+ EDI: AIS.COM	Nov 14 2024 01:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518521581	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

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Andrew M. Lubin

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2019-2 nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jane L. McDonald

on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

Kimberly A. Wilson

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2019-2 kimwilson@raslg.com

Michael J. Milstead

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2019-2 bkecf@milsteadlaw.com, bkecf@milsteadlaw.com

Roger Fay

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2019-2 rfay@alaw.net, bkecf@milsteadlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Vlad Kachka

on behalf of Joint Debtor Deborah L. Whisler VKachka@spearwilderman.com

Vlad Kachka

on behalf of Debtor Carl R. Whisler VKachka@spearwilderman.com

TOTAL: 13